

**From:** "Hott AZ 1" <hottnaz1@cox.net> on 10/01/2007 07:55:03 PM

**Subject:** Truth in Lending

Greetings from Arizona,

I am writing to voice my concern over the seemingly unregulated credit card business where credit card issuers appear to engage in many unethical and potentially illegal business tactics.

Questionable practices include a plethora of "hidden" and/ or completely "made up fees", a seemingly non-binding credit card agreement where the bank has the power (via small fine print) to do whatever they want, whenever they want to and most importantly, the increasing use of voice mail systems that prohibit you from actually speaking to a human being if you have problems or concerns.

Please work to correct some of the misleading and fraudulent practices that have become the "norm" in the industry. It is morally and ethically wrong to lie or mislead people.

Sincerely,

Robert Alpert

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